



UNITED STATES BANKRUPTCY COURT  
District of New Jersey

Albert Russo  
Po Box 4853  
Trenton, NJ 08650-4853  
(609) 587-6888  
Standing Chapter 13 Trustee

Order Filed on August 16, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In re:

Case No.: 19-14630 / MBK

Verona Ricketts

Hearing Date: 08/11/2021

Debtor(s)

Judge: Michael B. Kaplan

Chapter: 13

### ORDER CONFIRMING MODIFIED CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through four (4) is **ORDERED**.

**DATED: August 16, 2021**

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

The modified plan of the debtor having been proposed to creditors, and a hearing having been held on the confirmation of such modified plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

**ORDERED** that the modified plan of the above named debtor, dated 06/13/2021, or the last amended plan of the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the debtor.

**ORDERED** that the plan of the debtor is confirmed to pay the Standing Trustee for a period of 84 months.

**ORDERED** that the debtor shall pay the Standing Trustee, Albert Russo, based upon the following schedule, which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586:

\$46,232.28 PAID TO DATE

\$1,117.00 for 56 months beginning 8/1/2021

**ORDERED** that the case is confirmed with a calculated plan funding of \$108,784.28. General unsecured creditors are scheduled to receive a pro-rata dividend of funds available.

**ORDERED** that the Standing Trustee shall be authorized to submit, ex-parte, an Amended Confirming Order, if required, subsequent to the passage of the claims bar date(s) provided under Fed. R. Bank. P. 3002.

**ORDERED** that the debtor's attorney be and hereby is allowed a fee pursuant to the filed 2016(b) Statement. Any unpaid balance of the allowed fee shall be paid to said attorney through the Chapter 13 plan by the Standing Trustee.

**ORDERED** that if the debtor should fail to make plan payments or fail to comply with other plan provisions for a period of more than 30 days, the Standing Trustee may file, with the Court and serve upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be dismissed. The debtor shall have fourteen (14) days within which to file with the Court and serve upon the Trustee a written objection to such Certification.

**ORDERED** that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any lien discharged.

**ORDERED** that the Standing Trustee is authorized to pay post-petition claims filed pursuant to 11 U.S.C. § 1305(a), in the amount filed by the post-petition claimant.

**ORDERED** that the Trustee is authorized to pay the late filed claim of NJ Division of Taxation, court claim #14-1.

**ORDERED** that if the debtor has provided for a creditor to be paid in the plan and no Proof of Claim is filed by such creditor before expiration of the applicable bar date, the debtor, pursuant to F.R.B.P. 3004, must file a Proof of Claim on behalf of the creditor within 30 days of the expiration of the applicable bar date. If the time period pursuant to F.R.B.P. 3004 has expired, the debtor must file a Proof of Claim on behalf of the creditor and file a motion to allow the Trustee to pay the late filed claim, or the debtor may obtain a Consent Order with the creditor authorizing the Trustee to pay an amount certain in the plan .

**ORDERED** as follows:

The plan length is extended to a total of 84 months pursuant to the Cares Act.

Creditor U.S Department of HUD, PACER Claim #1-1, shall be treated secured and unaffected.

The Trustee shall pay the remaining balance of Toyota Motor Credit, amended Proof of Claim #12-1, in the amount of \$24,114.49 at 5.25% interest in accordance with the 7/16/2021 Consent Order for a total payout of \$27,356.00; the Trustee shall also pay the \$250.00 administrative claim from said Consent Order.

Supplemental fee order for \$300.00 to be filed by 9/13/2021.

The order of distribution paid by the Trustee shall be as set forth in the debtor's confirmed Chapter 13 Plan.

In re:  
Verona Ricketts  
Debtor

Case No. 19-14630-MBK  
Chapter 13

District/off: 0312-3  
Date Rcvd: Aug 16, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol      Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2021:**

| <b>Recip ID</b> | <b>Recipient Name and Address</b>                                |
|-----------------|--|
| db              | + Verona Ricketts, 33 Hawthorne Lane, Willingboro, NJ 08046-1717 |

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 18, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2021 at the address(es) listed below:

| Name                | Email Address  |
|---------------------|--|
| Albert Russo        | docs@russotrustee.com  |
| Albert Russo        | on behalf of Trustee Albert Russo docs@russotrustee.com  |
| Eamonn O'Hagan      | on behalf of Creditor United States of America (Internal Revenue Service) eamonn.ohagan@usdoj.gov    |
| Gavin Stewart       | on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com                       |
| Harold N. Kaplan    | on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC hkaplan@rasnj.com, informationathnk@aol.com   |
| John R. Morton, Jr. | on behalf of Creditor Thrift Investment Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com |

District/off: 0312-3

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Justin Harris Sperling

on behalf of Debtor Verona Ricketts jsperling@akplaw.net

Maria Cozzini

on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC mcozzini@sternlav.com

Rebecca Ann Solarz

on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmllawgroup.com

Steven J. Abelson

on behalf of Debtor Verona Ricketts sjaesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11